## Case 23-13814-pmm Doc 11 Filed 12/29/23 Entered 12/29/23 12:37:03 Desc Main

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Fill in this	information to identify your o				
Debtor 1	Ramon Cosme				
20210	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	EASTERN DISTRICT OF PENN	ISYLVANIA		
Case numb	per <b>23-13814</b>				
(if known)				<b>✓</b>	Check if this is an amended filing
Official F	Form 106E/F				
		ho Have Unsecured (	Claims		12/15
any executor Schedule G: Schedule D: left. Attach th	y contracts or unexpired leases Executory Contracts and Unexpi Creditors Who Have Claims Secu	that could result in a claim. Also lis red Leases (Official Form 106G). Do red by Property. If more space is n	/ claims and Part 2 for creditors with NONPRI st executory contracts on Schedule A/B: Prop o not include any creditors with partially secu eeded, copy the Part you need, fill it out, nun ort in a Part, do not file that Part. On the top o	perty (Off ured clain nber the (	icial Form 106A/B) and on ns that are listed in entries in the boxes on the
	List All of Your PRIORITY Un:	secured Claims			
	creditors have priority unsecured				
	Go to Part 2.	olumo agamet yeu :			
Yes.	00 10 1 411 2.				
Part 2:	List All of Your NONPRIORIT	Y Unsecured Claims			
3. Do any	creditors have nonpriority unsec	ured claims against you?			
☐ No.`	You have nothing to report in this pa	art. Submit this form to the court with y	your other schedules.		
✓ Yes.		·			
	of nonmuiority (mooo	ima in the clubehetical arder of the	anaditar who halds sook alaim 16 ditark		le a a a a a a a a a a a a a a a a a a a
unsecure	ed claim, list the creditor separately	for each claim. For each claim listed,	e creditor who holds each claim. If a creditor had identify what type of claim it is. Do not list claims ave more than three nonpriority unsecured claims.	s already i	included in Part 1. If more
					Total claim
All	state Fire & Casualty Insu	ırance			
4.1 <b>Co</b>		Last 4 digits of acco	unt number		\$500,000.00
Po	ppriority Creditor's Name Box 660636	When was the debt i	incurred?		
	Illas, TX 75266	As of the date you fi	le the eleimin in Observation Without and		
	nber Street City State Zip Code  o incurred the debt? Check one.	As of the date you if	le, the claim is: Check all that apply		
	Debtor 1 only	Contingent			
_	Debtor 2 only	Unliquidated			
_	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and and	Type of NONPRIORI	TY unsecured claim:		
	Check if this claim is for a comm	Student loans			
deb		Obligations arising	g out of a separation agreement or divorce that y	ou did no	ot
ls t	he claim subject to offset?	report as priority claim			
✓	No	Debts to pension	or profit-sharing plans, and other similar debts		
	Yes	✓ Other. Specify _C	Other		

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Debtor 1 Ramon Cosme Case number (if known) 23-13814 4.2 Ally Financial, Inc Last 4 digits of account number 5076 \$33,116.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/20 Last Active 500 Woodard Ave When was the debt incurred? 07/23 Detroit, MI 48226 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No Yes ✓ Other. Specify Automobile 4.3 Ally Financial, Inc \$20,665.00 Last 4 digits of account number 5730 Nonpriority Creditor's Name Opened 05/22 Last Active Attn: Bankruptcy 500 Woodard Ave When was the debt incurred? 7/14/23 Detroit, MI 48226 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Automobile ☐ Yes 4.4 Ally Financial, Inc Last 4 digits of account number 5802 \$16,257.00 Nonpriority Creditor's Name Opened 05/22 Last Active Attn: Bankruptcy 500 Woodard Ave 7/03/23 When was the debt incurred? Detroit, MI 48226 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Automobile Yes

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Deptor	Ramon Cosme		Case number (if known) 23-13814	
4.5	Amirah F. Pack	Last 4 digits of account number		\$100,000.00
	Nonpriority Creditor's Name  5221 Westbrook Drive	When was the debt incurred?		
	Clifton Heights, PA 19018  Number Street City State Zip Code	As of the date you file, the claim i	s: Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam's	3. Oneck all that apply	
	✓ Debtor 1 only	Contingent		
		Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	1 claim:	
	At least one of the debtors and another	Student loans	. 0	
	Check if this claim is for a community			
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	<b>✓</b> No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	✓ Other. Specify Other		
4.6	Bank of America	Last 4 digits of account number	5849	\$5,761.00
	Nonpriority Creditor's Name	_		
	Attn: Bankruptcy		Opened 10/18 Last Active	
	4909 Savarese Circle	When was the debt incurred?	09/23	
	Tampa, FL 33634  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam's	3. Oneck all that apply	
	Debtor 1 only	Contingent		
		Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	Check if this claim is for a community		aration garagement or divorce that you did not	
	debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
			ng plans, and other similar debts	
	✓ No		•	
	Yes	✓ Other. Specify <b>Credit Card</b>		
4.7	Brahim Ghari	Last 4 digits of account number		\$100,000.00
	Nonpriority Creditor's Name 2101 S. 4th Street	When was the debt incurred?		
	3rd Floor			
	Philadelphia, PA 19148  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	As of the date you me, the dam's		
	Debtor 1 only	Contingent		
	Debtor 2 only	Unliquidated		
		Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	addon agreement of divolce that you did not	
	✓ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	✓ Other Specify Other		
	□ 169	U Other Specify		

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Debto	Ramon Cosme		Case number (if known) 23-13814			
4.8	Chase Card Services	Last 4 digits of account number	5445	\$4,841.00		
	Nonpriority Creditor's Name Attn: Bankruptcy P.O. 15298 Wilmington, DE 19850	When was the debt incurred?	Opened 07/21 Last Active 06/23			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply			
	Debtor 1 only	Contingent Unliquidated				
	Debtor 2 only Debtor 1 and Debtor 2 only	Disputed	Like			
	At least one of the debtors and another  Check if this claim is for a community debt		aration agreement or divorce that you did not			
	Is the claim subject to offset?   ✓ No	report as priority claims  Debts to pension or profit-sharing	ng plans, and other similar debts			
	Yes	✓ Other. Specify Credit Card				
4.9	Citadel FCU	Last 4 digits of account number	0001	\$57,746.00		
	Nonpriority Creditor's Name Attn: Bankruptcy 520 Eagleview Blvd Exton, PA 19341	When was the debt incurred?	Opened 05/22 Last Active 02/23			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim				
	Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:			
	At least one of the debtors and another	Student loans				
	☐ Check if this claim is for a community debt  Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not			
	<b>✓</b> No	Debts to pension or profit-sharing plans, and other similar debts				
	☐ Yes	✓ Other. Specify				
4.1 0	Citibank	Last 4 digits of account number	8700	\$2,417.00		
	Nonpriority Creditor's Name Citicorp Cr Srvs/Centralized Bankruptcy Po Box 790040	When was the debt incurred?	Opened 01/20 Last Active 4/13/23			
	St Louis, MO 63179  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply			
	✓ Debtor 1 only	Contingent				
	Debtor 2 only	Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:			
	At least one of the debtors and another  Check if this claim is for a community debt	Student loans  Obligations arising out of a separation agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims				
	<b>✓</b> No		ng plans, and other similar debts			
	Yes	✓ Other. Specify Credit Card	<u> </u>			

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Debtor 1 Ramon Cosme Case number (if known) 23-13814 4.1 **Credit One Bank** 2876 \$1,539.00 Last 4 digits of account number Nonpriority Creditor's Name **Attn: Bankruptcy Department** Opened 02/19 Last Active 6801 Cimarron Rd When was the debt incurred? 07/23 Las Vegas, NV 89113 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Credit Card Yes 4.1 **Dashaun Canady** \$100,000,00 Last 4 digits of account number Nonpriority Creditor's Name 1612 N. Marshall Street When was the debt incurred? Philadelphia, PA 19122 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No ✓ Other. Specify Other Yes 4694 **Discover Financial** \$3,117.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/19 Last Active Po Box 3025 When was the debt incurred? 05/23 New Albany, OH 43054 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Credit Card ☐ Yes

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Debtor 1 Ramon Cosme Case number (if known) 23-13814 4.1 0108 \$65,626.00 **Kia Motors Finance** Last 4 digits of account number Nonpriority Creditor's Name Opened 05/22 Last Active 10550 Talbert Ave When was the debt incurred? 2/10/23 Fountain Valley, CA 92708 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No ✓ Other. Specify Automobile Yes 4.1 **Lamont Tomlin** \$100,000.00 Last 4 digits of account number Nonpriority Creditor's Name 2415 N. Broad Street When was the debt incurred? Apt 313 Philadelphia, PA 19132 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No Yes ✓ Other. Specify Other 4.1 Liberty Mutual-Safeco, Ins. 8991 \$10,762.00 Last 4 digits of account number 6 Nonpriority Creditor's Name 225 Borthwick Avenue When was the debt incurred? August 2023 Portsmouth, NH 03801 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Insurance claim Yes

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Debtor 1 Ramon Cosme Case number (if known) 23-13814 Ms. Patty's Towing & Transport, 4.1 \$100,000.00 LLC Last 4 digits of account number Nonpriority Creditor's Name 2727 Philmont Avenue When was the debt incurred? **Huntingdon Valley, PA 19006** Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No ✓ Other. Specify Other Yes 4.1 0010 Police & Fire FCU \$12,736.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 05/22 Last Active 901 Arch Street When was the debt incurred? 3/14/23 Philadelphia, PA 19107 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts **√** No Yes ✓ Other. Specify Automobile 4.1 **Progressive Insurance Co** \$100,000.00 Last 4 digits of account number Nonpriority Creditor's Name 5165 Campus Drive, Suite 100 When was the debt incurred? Plymouth Meeting, PA 19462 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Contingent ✓ Debtor 1 only Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? Debts to pension or profit-sharing plans, and other similar debts ✓ No Yes ✓ Other. Specify Other

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1 Ramon Case number (if known) 23-13814

Debto	Ramon Cosme	Case number (if known) 23-13814	
4.2	Robin Link	Last 4 digits of account number	\$100,000.00
	Nonpriority Creditor's Name c/o Michael Hanamirian, Esq. 1608 Walnut Street, Suite 1703 Philadelphia, PA 19103	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	✓ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	Check if this claim is for a community	Student loans	
	debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	<b>✓</b> No		
	∐ Yes	✓ Other. Specify Other	
4.2 1	Thomas George & Associates	Last 4 digits of account number	\$100,000.00
	Nonpriority Creditor's Name PO Box 30 East Northport, NY 11731	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	Contingent	
	✓ Debtor 1 only	Unliquidated	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	<b>√</b> No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	✓ Other. Specify Other	
4.2	Vangross Williams, Inc,	Last 4 digits of account number	\$20,000.00
	Nonpriority Creditor's Name  2211 Fruitville Road	When was the debt incurred?	
	Sarasota, FL 34237	As of the data year file the plains in Chapter III that cook	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	Contingent	
		Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	Student loans	
	Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Is the claim subject to offset?	Debts to pension or profit-sharing plans, and other similar debts	
	₩ No		
	∐ Yes	Other. Specify Other	
Part 3		•	
is tr	ying to collect from you for a debt you owe to so	bout your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, in meone else, list the original creditor in Parts 1 or 2, then list the collection agency he you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional creditors here.	re. Similarly, if you

Part 4: Add the Amounts for Each Type of Unsecured Claim

<sup>6.</sup> Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	•	Total Claim
Total	OI.	Student loans	OI.	\$	0.00
claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	1,554,583.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	1,554,583.00